

ABSTRACT OF THE DISCLOSURE

A system is disclosed for presenting financial card (e.g., credit card, debit card) offers to potential customers. Financial card applicant selection criteria and financial card term data are provided by participating financial institutions. An applicant interested in applying for a new financial card accesses the system via the Internet/World Wide Web. The applicant provides personal and financial data that are then analyzed in conjunction with data from outside sources (such as credit bureaus) to determine a financial risk rating for the applicant. The rating is used to locate financial card offers appropriate for the applicant. The applicant then peruses the offers and chooses one that meets his or her personal selection criteria. The applicant's data is then forwarded for processing to the participating financial institution that made the selected offer.